

Information to identify the case:

Debtor 1	Anthony M Casale	Social Security number or ITIN	xxx-xx-7427
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	12-22720-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony M Casale

8/8/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony M Casale
 Debtor

Case No. 12-22720-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db +Anthony M Casale, 11 Tall Timber Drive, Morristown, NJ 07960-2616
 cr +Bank of America NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt Laurel, NJ 08054-3437
 cr +Bank of America, N.A., as successor by merger to B, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071
 513055134 +AJC Electric, 146 Ralph Street, Belleville, NJ 07109-3231
 513055137 +Bank of America, NA, PO Box 1522, Wilmington, DE 19899-1522
 513088880 +Branch Group Inc. d/b/a Rexel, c/o Silverman Theologou, 11200 Rockville Pike, #300,
 N. Bethesda, MD 20852-7101
 513113348 +Gallant and Wein NJ Corp., Nord & DeMaio, 190 State Highway 18, Suite 201,
 East Brunswick, NJ 08816-1407
 513133846 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191,
 Phoenix, AZ 85004-1071
 513055145 +Kaplan, Stewart, Meloff, REiter & Stein, 457 Haddonfield Rd., Cherry Hill, NJ 08002-2220
 514050831 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 513055147 +NK&G, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
 513055148 +North & DeMaio, 190 Hwy 18 Ste 201, East Brunswick, NJ 08816-1407
 513055149 +North and DeMaio, 190 State Hwy. 18, East Brunswick, NJ 08816-1407
 513055150 Oliver Sprinkler Co., Inc., 501 Feheley Drive, King of Prussia, PA 19406-2690
 513055142 PO Box 100275, Atlanta. GA 30384-0275
 513055151 +Ruberto Israel & Weiner, 100 North Washington St., Boston, MA 02114-2110
 513055153 Staples Credit Plan, PO Box 689020, Des Moines, IA 50368-9020
 513097512 +Swift Electrical Supply Co., Inc., c/o Nord & DeMaio, 190 State Highway 18, Suite 201,
 East Brunswick, NJ 08816-1407
 513055154 +Swift Electrical Supply, CO., 100 Hollister Rd., Teterboro, NJ 07608-1139
 513055155 +The Branch Group, Inc., c/o Silverman & Associates, 11200 Rockville Pike, Suite 300,
 North Bethesda, MD 20852-3110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2017 23:09:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2017 23:09:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513055135 EDI: GMACFS.COM Aug 08 2017 22:53:00 Ally, PO Box 380903, Bloomington, MN 55438-0903
 513188211 +EDI: GMACFS.COM Aug 08 2017 22:53:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,
 Roseville, MN 55113-0004
 513383591 +EDI: BANKAMER.COM Aug 08 2017 22:53:00 Bank of America, N.A., 7105 Corporate Drive,
 Mail Stop: TX2-982-03-03, Plano, TX 75024-4100
 513055136 EDI: BANKAMER.COM Aug 08 2017 22:53:00 Bank of America, NA, PO Box 15222,
 Wilmington, DE 19886-5222
 513055138 EDI: CAPITALONE.COM Aug 08 2017 22:53:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 513055139 EDI: FORD.COM Aug 08 2017 22:53:00 Ford Motor Credit, PO Box 55000,
 Detroit, MI 48255-1941
 513084768 +E-mail/Text: kmorgan@morganlaw.com Aug 08 2017 23:10:19 Ford Motor Credit Company,
 c/o Keith B. Morgan, Esq., Morgan, Bornstein & Morgan, 1236 Brace Road Suite K,
 Cherry Hill, NJ 08034-3229
 513055140 E-mail/Text: MOHAMED@GALWEIN.COM Aug 08 2017 23:09:25 Gallant & Wein Corp, 11-20 43rd Rd.,
 Long Island City, NY 11101-6826
 513055144 EDI: IRS.COM Aug 08 2017 22:53:00 Internal Revenue Service, 1111 Constitution Ave. N.W.,
 Washington, DC 20224
 513055146 E-mail/Text: kmorgan@morganlaw.com Aug 08 2017 23:10:19 Morgan, Bornstein & Morgan,
 1236 Brace Rd. Suite K, Cherry Hill, NJ 08034-3269
 513061855 +EDI: OPHSUBSID.COM Aug 08 2017 22:53:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513312235 EDI: PRA.COM Aug 08 2017 22:53:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 513055152 EDI: SEARS.COM Aug 08 2017 22:53:00 Sears Mastercard, PO Box 183082,
 Columbus, OH 43218-3082

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513055141 General Supply

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Aug 08, 2017

514050830* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)
513055143 ##Home Depot, PO Box 183175, Columbus, OH 43218-3175

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 8, 2017 at the address(es) listed below:

Adam Schneider on behalf of Debtor Anthony M Casale aschneiderlawoffice@comcast.net
Andrew L. Spivack on behalf of Creditor Bank of America NA nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor Bank of America, N.A., as successor by merger to BAC
Home Loans Servicing, LP nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor NATIONSTAR MORTGAGE LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Ellen L. Yang on behalf of Creditor GMAC Inc. n/k/a Ally Financial Inc. GPSak@psaklaw.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecmail@mortoncraig.com,
mortoncraigecf@gmail.com/mhazlett@mortoncraig.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael Stafford on behalf of Creditor Swift Electrical Supply Co. mjsnorddemaio@aol.com,
norddemaio@aol.com

TOTAL: 10